

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: JAMES R. LUMLEY

Case No. 08-73531

Debtors

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/31/2008.
- 2) The plan was confirmed on 01/15/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 11/18/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/09/2010, 01/07/2011.
- 5) The case was converted on 02/03/2011.
- 6) Number of months from filing or conversion to last payment: 23.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$72,460.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 71,507.05
Less amount refunded to debtor	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 71,507.05</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,400.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 4,713.06
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 6,113.06</b>
Attorney fees paid and disclosed by debtor:	\$ 2,100.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	3,500.00	3,500.00	3,500.00	1,400.00	0.00
FIFTH THIRD MORTGAGEA	Sec	16,000.00	16,119.43	16,119.43	1,075.95	0.00
FIFTH THIRD MORTGAGEA	Con	0.00	0.00	0.00	51,616.59	0.00
HARRIS N A	Con	0.00	0.00	0.00	4,608.55	0.00
HARRIS N A	Sec	2,000.00	674.20	674.20	42.90	0.00
MAZDA AMERICAN CREDIT	Sec	14,859.00	14,935.93	14,859.00	6,385.10	1,664.90
MAZDA AMERICAN CREDIT	Uns	0.00	0.00	76.93	0.00	0.00
AMERICAN PROFIT RECOVERY	Uns	120.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION	Uns	4,809.00	4,920.97	4,920.97	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	11,734.00	12,051.08	12,051.08	0.00	0.00
ECAST SETTLEMENT	Uns	13,831.00	13,702.04	13,702.04	0.00	0.00
FIA CARD SERVICES aka BANK OF	Uns	19,469.00	19,469.94	19,469.94	0.00	0.00
BIEHL & BIEHL	Uns	50.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	3,276.00	3,392.97	3,392.97	0.00	0.00
ECAST SETTLEMENT	Uns	3,522.00	3,832.93	3,832.93	0.00	0.00
NATIONAL CAPITAL	Uns	8,426.00	8,496.37	8,496.37	0.00	0.00
ROUNDUP FUNDING LLC	Uns	9,024.00	9,355.42	9,355.42	0.00	0.00
ECAST SETTLEMENT	Uns	9,918.00	10,271.31	10,271.31	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
PRA RECEIVABLES MANAGEMENT	Uns	11,343.00	11,343.48	11,343.48	0.00	0.00
PORTFOLIO RECOVERY	Uns	3,659.00	3,439.84	3,439.84	0.00	0.00
DIAMOND RESORTS FS	Uns	35,753.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	14,058.00	14,093.55	14,093.55	0.00	0.00
CR EVERGREEN, LLC	Uns	8,055.00	8,094.34	8,094.34	0.00	0.00
H & R ACCOUNTS, INC.	Uns	768.00	NA	NA	0.00	0.00
HARRIS & HARRIS, LTD.	Uns	200.00	NA	NA	0.00	0.00
HARRIS BANK	Uns	620.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	210.00	216.43	216.43	0.00	0.00
ECAST SETTLEMENT	Uns	5,366.00	5,510.98	5,510.98	0.00	0.00
MEDICAL RECOVERY SPECIALISTS	Uns	50.00	NA	NA	0.00	0.00
MRSI	Uns	175.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	6,951.00	7,124.54	7,124.54	0.00	0.00
THD / CBSD	Uns	3,318.00	NA	NA	0.00	0.00
LIFETIME FITNESS	Uns	600.00	NA	NA	0.00	0.00
ERROR	Uns	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 56,225.14	\$ 0.00
Mortgage Arrearage	\$ 16,793.63	\$ 1,118.85	\$ 0.00
Debt Secured by Vehicle	\$ 14,859.00	\$ 6,385.10	\$ 1,664.90
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 31,652.63</b>	<b>\$ 63,729.09</b>	<b>\$ 1,664.90</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 135,393.12</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 6,113.06
Disbursements to Creditors	\$ 65,393.99
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 71,507.05</b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 02/16/2011

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.